#### UTAH COUNTIES INSURANCE POOL

#### BOARD OF TRUSTEES MEETING

Thursday, March 18, 2010, 12:00 p.m. UCIP Offices, 10980 S. Jordan Gateway, South Jordan, UT

#### **AGENDA**

12:00	Lunch Provided	
12:30	Call to Order	Kay Blackwell
ITEM	ACTION	
1	Review/Excuse Board Members Absent	Kay Blackwell
2	Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual	Kay Blackwell
3	Action on Personnel Matters	Kay Blackwell
4	Review/Approve February 18 Meeting Minutes	Steve Wall
5	Vehicle Surplus and Disposal	Johnnie Miller
6	Review/Approve 2009 Workers Compensation Payroll Audit	Johnnie Miller
7	Review/Approve National Incident Management System Training	Johnnie Miller
8,	Ratification and Approval of Payments and Credit Card Transactions	Steve Wall
9	Review/Approve Actuarial Reserve Report	Johnnie Miller
10	Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation	Kay Blackwell
11	Action on Litigation Matters	Kent Sundberg
	INFORMATION	
12	June Strategic Planning Meeting	Sonya White
13	Chief Executive Officer's Report	Johnnie Miller
14	Other Business	Kay Blackwell



Search all of Utah.gov »

### **Public Meeting Notice Admin**

- Help
- Log Out

#### **Notice Added Successfully**

View notice

Your notice has been created successfully.

Notice Title:

Government Type:

Entity:

Public Body Name:

Notice Subject:

Street Address:

Street Address continued:

City:

Zip:

Start Date:

End Date:

Description / Agenda:

Board of Trustees Meeting

Special Districts

**Utah Counties Insurance Pool** 

Board of Trustees

Insurance

10980 S. Jordan Gateway

South Jordan

84095

03/18/10 12:00 PM

03/18/10 4:00 PM

Lunch Provided Call to Order

ACTION

Review/Excuse Board Members Absent Set Date and Time for Closed Meeting

to Discuss Character, Professional Competence,

Physical/Mental Health of an Individual

Action on Personnel Matters

Review/Approve February 18 Meeting Minutes

Vehicle Surplus and Disposal

Review/Approve 2009 Workers Compensation Payroll Audit Review/Approve National Incident Management System Training

Ratification and Approval of Payments and Credit Card

Transactions

Review/Approve Actuarial Reserve Report Set Date and Time for Closed Meeting

to Discuss Pending or Reasonably Imminent Litigation

Action on Litigation Matters

**INFORMATION** 

June Strategic Planning Meeting Chief Executive Officer's Report

Other Business

In compliance with the Americans with Disabilities Act, individuals needing special accommodations (including auxiliary communicative aids and services) during this

ADA:

Electronic Participation:

Other:

**Emergency Notice:** 

Send copy of notice to:

Attachments

Back to main page

#### **Public Notices**

#### **Notices**

- Dashboard
- Add
- Search
- Drafts
- Published
- Pending

#### Owner

- Add
- Search
- Pending

#### **Public Bodies**

- Add
- Search
- Pending

#### **Poster**

- Add
- Search
- Pending

#### Other

- Request Entity
- Request Public Body
- Request Owner Access
- Request Poster Access

meeting should notify Sonya White at the Utah Counties Insurance Pool, PO Box 760, Midvale, UT 84047, or call 800-339-4070, at least three days prior to the meeting. Any Member of the Utah Counties Insurance Pool Board of Trustees may participate telephonically.

No

editor@sltrib.com

There are attachments associated with this notice.

<u>Utah.gov Home</u> | <u>Utah.gov Terms of Use</u> | <u>Utah.gov Privacy Policy</u> | <u>Utah.gov Accessibility Policy</u> | <u>Translate Utah.gov Copyright</u> © <u>2010 State of Utah - All rights reserved.</u>



## BOARD OF TRUSTEES MEETING MINUTES

March 18, 2010, 12:00 p.m. UCIP Offices, 10980 South Jordan Gateway, South Jordan, UT

**BOARD MEMBERS PRESENT** 

Kay Blackwell, *President*, Piute County Commissioner

Ken Bischoff, Vice President, Weber County Commissioner Steve Wall, Secretary-Treasurer, Sevier County Clerk-Auditor

Bruce Adams, San Juan County Commissioner
Brad Dee, Weber County Human Resources Director
Jim Eardley, Washington County Commissioner
Gerald Hess, Davis County Deputy Attorney
Jerry Hurst, Tooele County Commissioner
Karla Johnson, Kane County Clerk-Auditor
Kent Sundberg, Utah County Deputy Attorney

VIA TELEPHONIC CONFERENCE

Steve White, Utah County Commissioner

**ABSENT** 

LaMar Guymon, Emery County Sheriff

Wayne Smith, Iron County Commissioner

OTHERS PRESENT

Johnnie Miller, UCIP Chief Executive Officer Sonya White, UCIP Manager of Administration

#### Call to Order

Kay Blackwell called this meeting of the Utah Counties Insurance Pool Board of Trustees to order at 12:50 p.m. on March 18, 2010, welcomed those in attendance and participating via telephonic conference.

#### Review/Excuse Board Members Absent

LaMar Guymon and Wayne Smith had prior commitments and requested to be excused. Karla Johnson made a motion to excuse LaMar Guymon and Wayne Smith from this meeting. Jim Eardley seconded the motion, which passed unanimously.

#### Set Date and Time for Closed Meeting

Bruce Adams made a motion to set the date and time for a closed meeting to discuss the Character, Professional Competence, Physical/Mental Health of an Individual at 1:00 p.m. on March 18, 2010. Jerry Hurst seconded the motion, which passed unanimously.

The regular meeting resumed at 1:50 p.m. on March 18, 2010.

#### **Action on Personnel Matters**

Karla Johnson made a motion authorizing compensation in the amount of \$1,500 for the services provided to UCIP by the Interim CEO, Kay Blackwell. Bruce Adams seconded the motion, which passed. Kay Blackwell abstained. The Board thanked Kay for his time and commitment.

Steve Wall made a motion welcoming Johnnie Miller back as UCIP's Chief Executive Officer. Bruce Adams seconded the motion, which passed unanimously.

#### Approve February 18 Meeting Minutes

The minutes of the Board of Trustees meeting held February 18, 2010 were previously sent to the Board Members for review. Steve Wall made a motion to approve the March 18, 2010 meeting minutes as written. Bruce Adams seconded the motion, which passed unanimously.

#### Vehicle Surplus and Disposal

Ken Bischoff made a motion declaring the 2007 Ford 500 as surplus. Jim Eardley seconded the motion, which passed unanimously. Kent Sundberg made a motion authorizing UCIP staff to dispose of the vehicle by advertising the sale of the vehicle and accepting the highest bid. Jim Eardley seconded the motion, which passed unanimously.

#### Review/Approve 2009 Workers Compensation Payroll Audit

Johnnie Miller reported that the 2009 payroll audit is complete and provided the Board with a summary of the results (see attachment number one). The average differential is approximately 10% but one county under estimated by 48%. UCIP has a customized payroll estimator on each member's website so that large swings can be avoided. Johnnie recommended a post policy year rate reduction for the members of the 2009 UCIP Workers' Compensation program. Jim Eardley made a motion directing that the rate adjustment used for Utah County in 2008 be applied to all members for the 2009 audit and either the additional premium be invoiced or credit paid to members. Jerry Hurst seconded the motion, which passed, Gerald Hess and Karla Johnson voting nay.

#### Review/Approve National Incident Management System Training

Johnnie Miller reported that the National Incident management Systems (NIMS) training held in Kane County, March 4-5, 2010 was well attended and received as very beneficial to the counties (see attachment number two). UCIP will be conducting another NIMS training at its offices April 28-29

#### Ratification and Approval of Payments and Credit Card Transactions

Steve Wall reviewed the payments made, payments to be made (see attachment number three) and credit card transactions with the Board. Steve Wall made a motion to approve the payments made, payments to be made and credit card transactions. Ken Bischoff seconded the motion, which passed unanimously.

#### Review/Approve Actuarial Reserve Report

Johnnie Miller provided the Board with a summary of the 2009 Workers' Compensation draft actuarial analysis (see attachment number four). During the loss portfolio transfer, the auditors for the Workers Compensation Fund came up with an amount equivalent to the high estimates provided by Pool's actuary. The estimated net income for the Workers' Compensation Pool in 2009 is \$244, 623. Steve Wall made a motion to approve the reserves at \$3,970,000. Karla Johnson seconded the motion, which passed unanimously.

Johnnie Miller provided the Board with a summary of the 2009 Multiline draft actuarial analysis (see attachment number five). In past practice the Board has booked the expected reserves that are a 65-70% confidence level. If reserves are increased then surplus is diminished. Jim Eardley made a motion to approve the reserves at \$6,130,000. Kent Sundberg seconded the motion, which passed unanimously.

#### Set Date and Time for Closed Meeting

Kent Sundberg made a motion to strike agenda item: Set Date and Time for a Closed Meeting to Discuss Pending or Reasonably Imminent Litigation. Ken Bischoff seconded the motion, which passed unanimously.

#### **Action on Litigation Matters**

Kent Sundberg made a motion to strike agenda item: Action on Litigation Matters. Ken Bischoff seconded the motion, which passed unanimously.

#### June Strategic Planning Meeting

Sonya White provided the Board with the schedule of events for the upcoming Board Strategic Planning Meeting, June 2-4 at the Homestead Resort (see attachment number six) and requested that the Board ponder on items for discussion.

#### Chief Executive Officer's Report

Johnnie Miller reported that the actuarial analysis and financial statement for 2009 are showing a low loss year and decrease in operating expenses. The draft audit has been issued and staff is reviewing prior to the draft being presented to the Audit Committee.

County Reinsurance Limited's financials are looking strong and the Pool may expect rates on reinsurance to remain flat.

Pool staff is working with Mountain View Software for the new Medicare testing and reporting.

The Workers Compensation Fund finished their final conversion testing yesterday and has begun to take possession of the workers compensation claims files.

#### Other Business

Kent Sundberg directed that Mark Brady set-up continuing education for attorneys at UCIP's Planning and Zoning Conference.

Korby Siggard attended the annual County Reinsurance Limited Claims and Underwriting Conference March 9-10 in Austin (see attachment number seven).

Sonya White provided the Board with a listing of all regular meeting dates and other meeting dates for the 2010 year (see attachment number eight).

The next meeting of the Board of Trustees is scheduled for April 13, 2010 at 6:00 p.m. at the Weber Center in Ogden.

> day of 2010

Steve Wall, UCIP Secretary-Treasurer

#### AFFIDAVIT OF KAY BLACKWELL

STATE OF U	,
COUNTY OF	SS SALT LAKE
	,
Kay Bla	ackwell, being duly sworn upon oath, deposes and says:
1.	That the affiant has personal knowledge of the matters hereinafter referred to in this Affidavit.
2.	That the Affiant, on or about the <u>18</u> day of <u>March</u> , 2010, presided over a meeting of the Utah
Counties Insuran	ce Pool Board of Trustees, an open and public meeting within the provisions of Chapter 4, Title 52, Utah
Code Annotated,	1953, as amended.
3.	That a quorum of the Utah Counties Insurance Pool Board of Trustees was present and at least two-thirds of
the members pres	sent, voted to close the meeting pursuant to the provisions of Section 52-4-4, Utah Code Annotated, 1953, as
amended, for the	purpose of discussing the character, professional competence, or physical or mental health of an individual.
4.	That the affiant was present throughout the meeting and, pursuant to the provisions of Section 52-4-7.5, the
affiant does herel	by affirm that the sole purpose for closing the meeting was to discuss the character, professional competence,
or physical or me	ntal health of an individual or individuals.
FURTH	ER, Affiant saith not.
DATED	this 18 day of March , 2010.  KAY BLACKWELL, President Utah Counties Insurance Pool
On the	day of Much 2010, personally appeared before me Kay Blackwell, who, after being by me
duly sworn, depo	sed and said that the information contained in the above and foregoing Affidavit is true and correct.
	SONYA WHITE Notary Public, State of Utah Commission #563596 My Commission Expires April 18, 2010  My Commission Expires:

..

#### 18 February 2010

#### Dear Johnnie

This is an offer to purchase the 2007 Ford 500 owned by Utah Counties Insurance Pool for the price of \$8800. If the price is agreeable to the Board of Trustees, I would like to perfect the sale within the next 30 days.

Sincerely,

Mark Brady

			١. ٠



Lof2

# Utah Counties Insurance Pool [UCIP] Depreciation Expense

Sorted: General - tax link 87-5297102 01/01/2009 - 12/31/2009

Amortized assets included

Financial 01/01/2009 - 12/31/2009

System No. S	Description	Date In Method / Conv. Service	Life	Cost / Other Basis	Bus./ Inv. %	Sec. 179/ Salve Bonus	Salvage/ Basis   Adj.	Beg. Accum. Depreciation	Current	Total
990, Pg 2 #1 - Form 990, Page 1	age 1									
50	Anne's Office Cl	9/7/2006 SL / N/A	5 0000	522 06	100 000	o c	o o		100 mm	
51	Phone Handset	11/16/2006 SL / N/A	5,0000	559.63	100 000	0.00	0.00	243.62	104.41	348.03
52	2007 Ford 500	8/22/2006 SL / N/A	5.0000	24.243.45	100.000	00.0	0.00	71 212 61	111.93	345.12
53	New claims syst	2/15/2007 Amort / N/A	36.0000	60,200.00	100.0000	00.0	00.00	28 461 11	4,848.69	16,162.30
54	Dell E521 Comp	3/1/2007 SL / N/A	3.0000	740.00	100.0000	00.0	0.00	596 67	79.000,02	58,527.78
55	New Office Furn	2/27/2009 SL / N/A	7.0000	50,487.71	100.0000	00:00	00.0	000	5010 44	740.00
56	Computer - Dell	3/16/2007 SL / N/A	3.0000	830.00	100.0000	0.00	0.00	507 23	976.67	5,010.44
25	Computer Dell E	-	3.0000	780.00	100.0000	0.00	0.00	325.00	260.00	585.00
28	Computer Dell E	SL/	3.0000	1,200.00	100.0000	0.00	00.00	500.00	400,00	00 006
90	S Criairs	\ S	7.0000	1,875.67	100.0000	0.00	0.00	357.27	267.95	625.22
27	Office obtains	SL'	7.0000	880.71	100.0000	0.00	0.00	220.19	125.82	346.01
62	New office furnit	3/26/2007 SL / N/A	7,0000	1,981.10	100.0000	0.00	00.00	542.44	283.01	825.45
63	New Office Furn	3/20/2009 SL / N/A	7,0000	1,814.82	100.0000	0.00	0.00	00.00	194.45	194.45
64	New Office Furn	-	7.0000	3,141.80	100.0000	0.00	0.00	0.00	336.62	336.62
65	Telenhone equir	ט ל	00007	1,089.23	100.000	0.00	0.00	0.00	116.70	116.70
99	Sound System	ט ב	3.0000	435.00	100.000	0.00	0.00	0.00	72.50	72.50
67	Table Dolly	4/9/2009 SL / N/A	5.0000	2,894.25	100.0000	0.00	0.00	00.00	434.14	434.14
89	Conference Tab	5/28/2009 SL / N/A	3.0000	7.14.36	100.0000	0.00	0.00	00.00	95.25	95.25
69	Training room ta	3/28/2009 SL / N/A	7,0000	2,196.00	100.0000	0.00	0.00	00.00	183.00	183.00
02	Serving Cabinet	4/23/2009 SL / N/A	7.0000	2,595.53	100.0000	0.00	0.00	00.00	247.19	247.19
7.1	Podium	5/28/2009 SL / N/A	7,0000	898.00	100.0000	0.00	0.00	00.00	74.84	74.84
72	ateral Files	5/20/2009 SL / N/A	7,0000	9/6.00	100.0000	0.00	0.00	00.00	81.33	81.33
73	Screen and AV I	A/N / IS 6002/4/2/0	7,0000	4,400.53	100.0000	0.00	0.00	0.00	314.33	314.33
74	Telephone syste	A/N / IS 6002/2/3	5,0000	2,030.30	100.000	0.00	0.00	0.00	202.21	202.21
75	Sound System	3/17/2009 SI / N/A	2,0000	1 744 05	100.0000	0.00	0.00	0.00	624.80	624.80
76	Conference tabl	8/10/2009 SI / N/A	7 0000	00 500	100,000	0.00	0.00	0.00	186.89	186.89
77	IPEX Processing	A/N / IS 6002/61/11	5,0000	2611.41	100,000	0.00	0.00	0.00	59.23	59.23
Subtotal: 990, Pg 2 #1 - Form 990, Page 1	rm 990, Page 1		00000	0,014.4	1000,000	0.00	0.00	0.00	60.24	60.24
l see dispositions and average	o concho.			270,135.47		0.00	0.00	129,056.64	46,198.47	175,255.11
Alakan ooo na aharan ahaa	Acrianiyas.		I	0.00	1	0.00	00.00	0.00	0.00	00.00
Net for: 990, Pg 2 #1 - Form 990, Page	n 990, Page 1		11	276,135.47	1	0.00	0.00	129,056.64	46,198.47	175,255.11
Subtotal:				276 135 47				400 004	1 007 07	
l ess dispositions and exchanges	change.					9	0.00	129,020.04	40,198.47	175,255.11
Grand Totals:	Action 1903.		ı	0.00		0.00	0.00	0.00	0.00	00.00
Glaild Totals.				276,135.47		00:00	0.00	129,056.64	46,198.47	175,255.11

#### **UTAH COUNTIES INSURANCE POOL**

#### 2009 Workers Compensation Premium Audit Summary

Member		Deposit Premium	Audited Premium	Additional (Retrurn) Premium
Cache		216,614	211,280	(\$5,334.02)
Carbon	Com A RESIDENCE OF LARGE CO. NOT SHOW	120,643	143,863	\$23,219.66
Daggett		26,166	27,790	\$1,623.80
Duchesne		56,203	72,221	\$16,017.95
Garfield		48,659	51,558	\$2,899.48
Iron		204,798	226,268	\$21,469.54
Juab		56,636	58,727	\$2,091.29
Kane		93,627	87,975	(\$5,651.99)
Millard		105,348	125,923	\$20,574.73
Morgan	ACCOUNT OF THE PARTY OF THE PAR	61,723	53,202	(\$8,521.39)
Piute		7,645	11,493	\$3,847.52
Rich		23,992	23,305	(\$686.68)
San Juan		72,907	70,431	(\$2,475.89)
Sanpete	O COS MILTOLONIO, MACCONA, VISCONA COM- API	26,121	42,051	\$15,930.29
Sevier		87,028	109,773	\$22,745.32
Tooele		276,129	314,690	\$38,561.20
Uintah		200,470	225,102	\$24,631.93
Wasatch	201000000000000000000000000000000000000	128,517	205,535	\$77,017.83
Washington		307,784	255,030	(\$52,753.54)
Wayne		19,350	20,157	\$806.85
Weber		478,435	502,203	\$23,768.30
UCIP		1,084	1,082	(\$1.55)
	Total	\$2,619,879	\$2,839,660	\$219,781

#### NATIONAL INCIDENT MANAGEMENT SYSTEMS

Counties Represented on March 4-5, 2010:

Beaver County
Big Water Marshall's Office
Kane County
Piute County
San Juan County
Washington County

In the ICS-100 class the objective was to identify three purposes of the Incident Command System and identify requirements and use of ICS.

ICS-200 class objectives describe chain of command, leadership responsibilities, span of control, modular development and use of position titles.

ICS-700 tells about the intent of NIMS and the concepts and principles underlying NIMS.

ICS-800 describes the purpose of the National Response Framework and the response doctrine established by the NFR.

There were 20 people in the class ranging from Clerk/Auditors, UCIP Representatives, Dispatchers, Water Conservancy Workers and Marshalls.

They also suggest that we take the 300-400 classes as these explain how to fill out forms.

NIMS suggest that whomever each county has designated as there person in charge during a crisis come to the 1, 2, 7, and 8 classes.

There is also a map that establishes which counties count on which counties in a crisis.

Next Training **April 28-29, 2010**UCIP Offices, South Jordan

# -84,103.59

# **Utah Counties Insurance Pool** Payments February 19 - March 18, 2010

Name
00000000000000000000000000000000000000

# UTAH COUNTIES INSURANCE POOL -

## **WORKERS COMPENSATION**

#### **ACTUARIAL REPORT**

Estimated Required Reserves as of 12/31/09





February 13, 2010

Mr. Johnnie Miller Director, Utah Counties Insurance Pool P.O. Box 95730 South Jordan, UT 84095-0730

Dear Mr. Miller:

Enclosed is a *draft* of the actuarial report prepared for the Utah Counties Insurance Pool's (UCIP's) workers compensation program at your request. This report estimates the required reserves as of 12/31/09 for claims incurred from 1/1/04-12/31/09.

The estimates contained in this report are based on data provided by UCIP. These data and the associated assumptions should be reviewed for their consistency with the internal records of UCIP. Any discrepancy in the completeness, interpretation, or accuracy of the information used may require a revision to this report.

If you have any questions, please call or write. It is a pleasure to be of service to UCIP.

Sincerely,

Lisa Dennison, FCAS, FCA, MAAA President and Consulting Actuary

Elizabeth Long, ACAS, FCA, MAAA Consulting Actuary

enclosure

# UTAH COUNTIES INSURANCE POOL - WORKERS COMPENSATION ACTUARIAL REPORT

#### **PURPOSE**

By the Numbers Actuarial Consulting, Inc. (BYNAC) prepared this actuarial report to present a professional analysis of the workers compensation required reserves retained by Utah Counties Insurance Pool - Workers Compensation (UCIP-WC) as of 12/31/09 for claims incurred from 1/1/04 through 12/31/09. The required reserves are estimated excluding and including the effects of anticipated investment income earned on the reserves until they are paid.

The required reserves estimated in this report represent the unpaid claim estimate. The unpaid claim estimate is an estimate of the obligation for future payment from claims due to past events. The estimated required reserves are based on estimates of ultimate incurred losses. Ultimate incurred losses are defined to be the amounts that will be paid to settle all claims occurring during a policy period. These estimates include a provision for the subsequent development of known claims and for claims incurred but not yet reported. Incurred but not reported (IBNR) losses are defined throughout this report to include the additional development on known claims in addition to claims incurred but not yet reported. The estimated required reserves at the expected level represent the actuarial central estimate. The actuarial central estimate is an expected value over the range of reasonably possible outcomes. The range around the actuarial central estimate which reflects the low and high expected values is noted in the report.



#### **FINDINGS**

The findings are the product of loss experience, actuarial assumptions, quantitative analysis, and professional judgment. The estimated required reserves are expressed in terms of ranges that indicate the reliance on assumptions believed to be reasonable and are subject to all the limitations expressed herein.

The required reserves shown in the following table should be used for financial statement reporting as of that date. However, until all the claims that occurred on or before 12/31/09 are closed, the actual reserve need remains an estimate. While the experience of UCIP-WC indicates that the required reserves will fall within the range established in this report, the possibility exists that extraordinary or unexpected circumstances could cause the actual reserve need to be less than or greater than the range. Therefore, the findings cannot be warranted or guaranteed.

# ESTIMATED LOSS AND ALAE RESERVES INCLUDING IBNR FOR 1/1/04-12/31/09 AS OF 12/31/09 (Limited to Specific Retention)

 Low
 Expected
 High

 Undiscounted for Investment Income
 \$3,220,000
 \$3,500,000
 \$3,970,000

 Discounted at 0.6% per Annum
 3,190,000
 3,460,000
 3,930,000



The range shown is judgmental and not intended to establish absolute minimums or maximums on the estimates, but rather to depict a reasonable range for the establishment of loss reserves in this particular situation. Figure 1 contains a graphical representation of UCIP-WC's estimated retained loss experience as of 12/31/09 including the undiscounted expected loss reserves.

As noted, the reserves are estimated on both undiscounted and discounted for investment income bases. UCIP provided the discount rate of 0.6% per year. Establishing loss reserves on a discounted basis requires that future investment income earned on the loss reserves be added to the reserves to strengthen them rather than recognized as net income. It also assumes that assets equal to the present value of the reserves are available for investment as of the 12/31/09 evaluation date. The accuracy of discounted reserves depends upon the accuracy of the undiscounted estimates, the estimated payout schedule, and the interest rate assumption used to discount the loss payout schedule. If the discounted estimate is used, the management of UCIP-WC should carefully review each of these assumptions to assure that they are in agreement with them.

#### COMPARISON TO PRIOR REPORT

The ultimate incurred losses estimated in this report are compared to the 7/6/09 actuarial report in the following table and Figure 2. As shown the estimates decreased \$167,483 or 2.2% from 12/31/08 to 12/31/09. The increase in the 1/1-12/31/07 period is due to incurred loss development greater than expected. Incurred losses increased 27.6% from 12/31/08 to 12/31/09 compared to expected development of 8.0%. The decrease in the 1/1-12/31/08 period is due to a decrease in incurred losses from 12/31/08 to 12/31/09.



#### COMPARISON OF ESTIMATED ULTIMATE INCURRED LOSSES TO PRIOR ACTUARIAL REPORT

(Limited to Specific Retention)

	Current Report	7/6/09 Report		
Policy	(Section A	(Section A		Percent
Period	of Table 7)	of Table 7)	Change	Change
1/1-12/31/04	\$ 751,191	\$ 815,751	(\$ 64,560)	( 7.9%)
1/1-12/31/05	1,590,708	1,555,865	34,844	2.2%
1/1-12/31/06	1,883,686	1,878,221	5,465	0.3%
1/1-12/31/07	1,811,695	1,654,797	156,898	9.5%
1/1-12/31/08	1,514,427	1,814,557	( 300,130)	(16.5%)
Total	\$7.551.708	\$7.719.191	(\$167,483)	( 2.2%)

Figure 1

UTAH COUNTIES INSURANCE POOL - WORKERS COMPENSATION

ESTIMATED RETAINED LOSSES AS OF 12/31/09

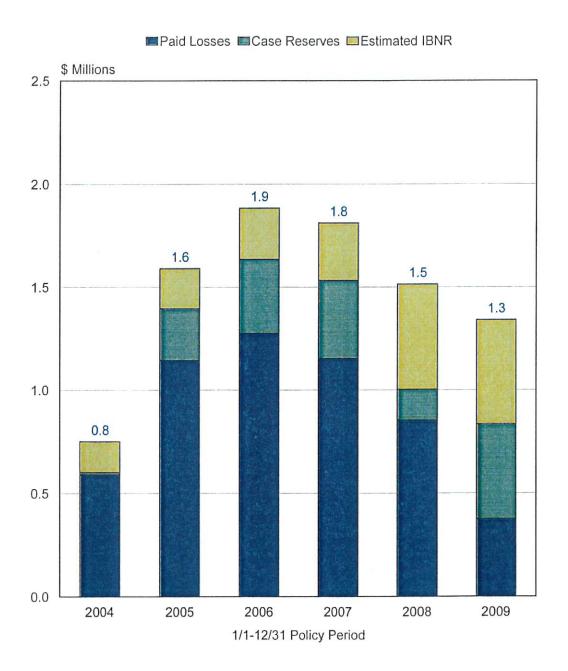
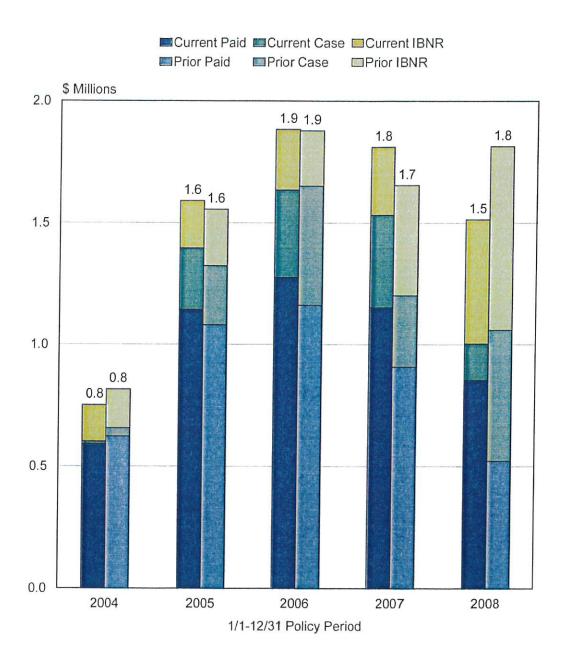




Figure 2

UTAH COUNTIES INSURANCE POOL - WORKERS COMPENSATION

COMPARISON OF ESTIMATED ULTIMATE INCURRED LOSSES TO PRIOR REPORT (Limited to Specific Retention)





#### ASSUMPTIONS

#### **DEFINITIONS**

Losses in this report include allocated loss adjustment expense (ALAE). ALAE are those expenses that can be directly attributed to a specific claim, such as litigation costs. Loss adjustment expenses that cannot be directly associated with an individual claim are known as unallocated loss adjustment expense (ULAE). Reserves for unearned premiums, unpaid administrative expenses, contingencies, catastrophes, or future premium deficiencies are not included in the estimates.

#### HISTORICAL INFORMATION

For the periods under review, UCIP-WC has assumed its members' losses according to the Utah workers compensation statutes. UCIP-WC's unique development patterns are used in conjunction with industry experience published by the National Council on Compensation Insurance, Inc. (NCCI) in the 2009 edition of the *Annual Statistical Bulletin* to estimate the ultimate losses expected to be incurred by UCIP-WC for the periods analyzed in this report. This methodology assumes that the historical and industry development patters are indicative of the future development expected for the periods considered.

All data are based on information provided by UCIP. The unpaid claim estimate as of 12/31/09 is based on data evaluated as of 12/31/09 and additional information provided through 2/12/10. These data are reviewed for reasonableness and used without audit.



7

#### RETENTIONS

BYNAC's understanding of the specific retentions is summarized in the following table. ALAE is included in the retention. No aggregate coverage has been purchased. County Reinsurance, Limited is the reinsurer in each period. As of 12/31/09, two claims are reported in excess of the specific retention.

#### SUMMARY OF RETENTIONS

Policy Period	Specific Retention			
1/1-12/31/04	\$ 300,000			
1/1-12/31/05	300,000			
1/1-12/31/06	300,000			
1/1-12/31/07	300,000			
1/1-12/31/08	400,000			
1/1-12/31/09	400,000			

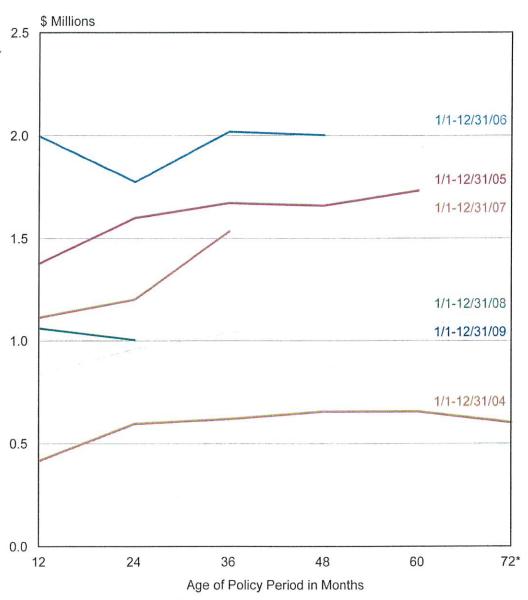
It is assumed that the reinsurance will be collectible on all claims that ultimately develop beyond the retentions. An analysis of the collectibility of the reinsurance is beyond the scope of this report.



Figure 3

UTAH COUNTIES INSURANCE POOL - WORKERS COMPENSATION

HISTORICAL AND EXPECTED DEVELOPMENT OF INCURRED LOSSES (Unlimited Losses Including ALAE)



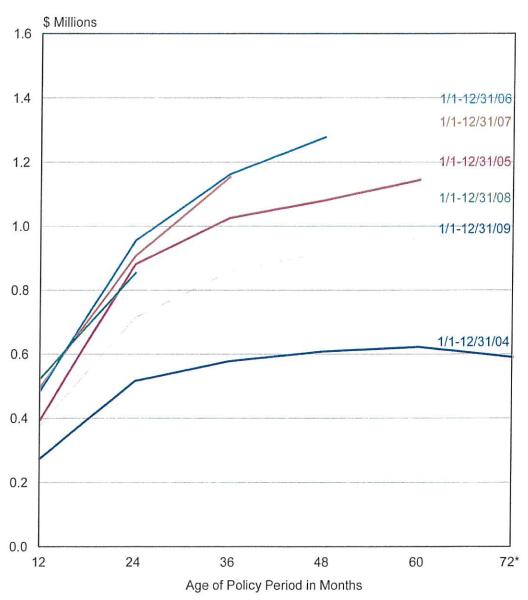
<sup>\*</sup> Expected development of 16.0% after 72 months.



Figure 4

UTAH COUNTIES INSURANCE POOL - WORKERS COMPENSATION

HISTORICAL AND EXPECTED DEVELOPMENT OF PAID LOSSES (Unlimited Losses Including ALAE)



<sup>\*</sup> Expected development of 34.0% after 72 months.



Figure 5

UTAH COUNTIES INSURANCE POOL - WORKERS COMPENSATION

SELECTED ESTIMATED ULTIMATE INCURRED LOSSES (Limited to Specific Retention)

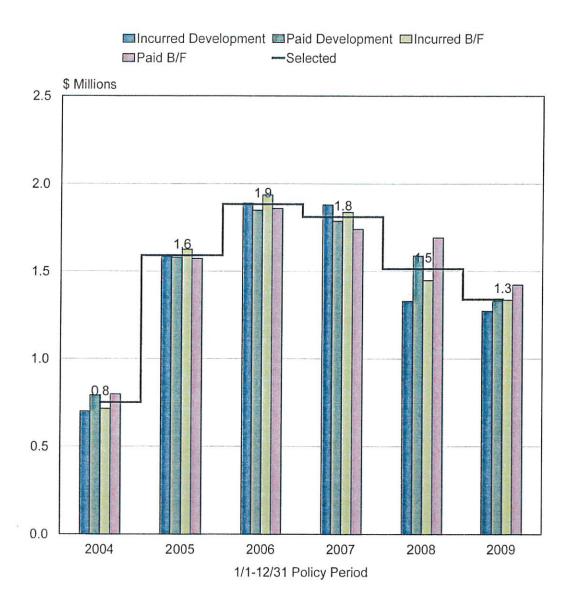




Table 10

#### UTAH COUNTIES INSURANCE POOL

#### WORKERS COMPENSATION

#### HISTORICAL PROFITABILITY ANALYSIS

#### A. ESTIMATED NET INCOME

Policy Period	Pı	remium^		perating		Funds Available for Claims	Ult	mated imate urred sses	Un	stimated derwriting ncome	Other		stimated et Income
1/1-12/31/04	\$	906,667	\$	669,784		\$ 236,883	\$ 7	751,191	(\$	514,308)	\$ 37,256	(\$	477,052)
1/1-12/31/05		1,651,414		699,094	*	952,320	1,5	90,708	(	638,388)	85,068	(	553,320)
1/1-12/31/06		2,080,801		842,475	*	1,238,326	1,8	83,686	(	645,360)	74,841	(	570,519)
1/1-12/31/07		2,373,338		851,435	*	1,521,903	1,8	11,695	(	289,792)	81,732	(	208,060)
1/1-12/31/08		2,442,381	1	,069,410		1,372,971	1,5	14,427	(	141,456)	25,618	(	115,838)
1/1-12/31/09		2,418,544	_	938,501		1,480,043	1,3	40,408		139,635	 104,988		244,623
Total	\$1	1,873,145	\$5	,070,699		\$6,802,446	\$8,8	92,116	(\$2	2,089,670)	\$ 409,503	(\$1	1,680,167)

#### B. ESTIMATED NET INCOME PER \$100 PAYROLL

				Estimated		
Policy Period	Premium	Expenses	Funds Available for Claims	Ultimate Incurred Losses	Estimated Underwriting Income	Payroll (100)
1/1-12/31/04	\$1.00	\$0.74	\$0.26	\$0.83	(\$0.57)	\$ 906,667
1/1-12/31/05	1.06	0.45	0.61	1.02	( 0.41)	1,564,634
1/1-12/31/06	1.15	0.47	0.68	1.04	( 0.36)	1,811,078
1/1-12/31/07	1.19	0.43	0.76	0.91	( 0.15)	1,987,729
1/1-12/31/08	1.03	0.45	0.58	0.64	(0.06)	2,376,809
1/1-12/31/09	1.58	0.61	0.97	0.87	0.10	1,534,633

#### C. LOSS RATIOS

Policy Period	Paid Loss Ratio as of 12/31/09	Incurred Loss Ratio as of 12/31/09	Estimated Ultimate Incurred Loss Ratio	Permissible Loss Ratio (Funds Available/ Premium)	Combined Ratio [(Ultimate Losses + Expenses)/ Premium]
1/1-12/31/04	0.652	0.665	0.829	0.261	1.567
1/1-12/31/05	0.693	0.846	0.963	0.577	1.387
1/1-12/31/06	0.613	0.786	0.905	0.595	1.310
1/1-12/31/07	0.486	0.646	0.763	0.641	1.122
1/1-12/31/08	0.350	0.411	0.620	0.562	1.058
1/1-12/31/09	0.156	0.345	0.554	0.612	0.942
			0.749	0.573	1.176

<sup>^</sup> Based on the audited financial statements for 1/1-12/31/04 through 1/1-12/31/08 and preliminary estimates for 1/1-12/31/09.

<sup>\*</sup> Split administrative expenses 19% worker compensation and 81% multi-line at UCIP's request.

# UTAH COUNTIES INSURANCE POOL (UCIP)

**Multiline Program** 

#### **ACTUARIAL REPORT**

Estimated Required Reserves as of 12/31/09





February 17, 2010

Mr. Johnnie Miller Utah Counties Insurance Pool 10980 S. Jordan Gateway South Jordan, UT 84095-3945

Dear Mr. Miller:

Enclosed is a *draft* of the actuarial report prepared for the Utah Counties Insurance Pool (UCIP) at your request. This report calculates the required reserves as of 12/31/09 for reported and incurred but not reported claims retained during the 1/1/92-12/31/09 period.

The estimates contained in this report are based on data provided by UCIP. These data and the associated assumptions should be reviewed for their consistency with the internal records of UCIP. Any discrepancy in the completeness, interpretation, or accuracy of the information used may require a revision to this report.

If you have any questions, please contact us. It is a pleasure to be of service to UCIP.

Sincerely,

Mary Jean King, FCAS, FCA, MAAA Consulting Actuary

Lisa Dennison, FCAS, FCA, MAAA President and Consulting Actuary

enclosure

### UTAH COUNTIES INSURANCE POOL

### **ACTUARIAL REPORT**

### PURPOSE

By the Numbers Actuarial Consulting, Inc. (BYNAC) prepared this actuarial report to present a professional analysis of the required reserves retained by the Utah Counties Insurance Pool (UCIP) as of 12/31/09 for property and liability claims incurred from 1/1/92 through 12/31/09. UCIP is a non-profit public agency insurance mutual. In addition to property and liability insurance, the pool provides workers compensation insurance which is not evaluated in this report. The required reserves are estimated excluding and including the effects of anticipated investment income earned on the reserves until they are paid.

The required reserves estimated in this report represent the unpaid claim estimate. The unpaid claim estimate is an estimate of the obligation for future payment from claims due to past events. The estimated required reserves are based on estimates of ultimate incurred losses. Ultimate incurred losses are defined to be the amounts that will be paid to settle all claims occurring during a policy period. These estimates include a provision for the subsequent development of known claims and for claims incurred but not yet reported. Incurred but not reported (IBNR) losses are defined throughout this report to include the additional development on known claims in addition to claims incurred but not yet reported.

The estimated required reserves at the expected level represent the actuarial central estimate.

The actuarial central estimate is an expected value over the range of reasonably possible



1

outcomes. The range around the actuarial central estimate which reflects the low and high expected values is noted in the report.



### **FINDINGS**

The findings are the product of loss experience, actuarial assumptions, quantitative analysis, and professional judgment. The estimated required reserves are expressed in terms of ranges that indicate the reliance on assumptions believed to be reasonable and are subject to all the limitations expressed herein.

### ESTIMATED REQUIRED RESERVES

The required reserves shown in the following tables should be used for financial statement reporting as of that date. However, until all the claims that occurred on or before 12/31/09 are closed, the actual reserve need remains an estimate. While the experience of UCIP indicates that the required reserves will fall within the range established in this report, the possibility exists that extraordinary or unexpected circumstances could cause the actual reserve need to be less than or greater than the range. Therefore, the findings cannot be warranted or guaranteed.

### ESTIMATED LOSS AND ALAE RESERVES INCLUDING IBNR FOR 1/1/92-12/31/09 AS OF 12/31/09 (Limited to Specific and Aggregate Retentions)

	Line of Business	Low	Expected	High
Undiscounted for	GL	\$4,270,000	\$4,830,000	\$5,750,000
Investment Income	AL	1,020,000	1,150,000	1,330,000
	Property	150,000	150,000	290,000
	Total	\$5,440,000	\$6,130,000	\$7,370,000
Discounted at 0.5%	GL	\$4,220,000	\$4,780,000	\$5,690,000
per Annum	AL	1,020,000	1,150,000	1,320,000
	Property	150,000	150,000	290,000
	Total	\$5,390,000	\$6,080,000	\$7,300,000



The low and high figures are judgmental and not intended to establish absolute minimums or maximums on the estimates, but rather to depict a reasonable range for the establishment of loss reserves in this particular situation. Figure 1 contains a graphical representation of UCIP's estimated retained loss experience as of 12/31/09 including the undiscounted expected reserves.

As noted, the reserves are estimated on both undiscounted and discounted for investment income bases. UCIP has provided the discount rate of 0.5%. Establishing loss reserves on a discounted basis requires that future investment income earned on the loss reserves be added to the reserves to strengthen them rather than recognized as net income. It also assumes that assets equal to the present value of the reserves are available for investment as of the 12/31/09 evaluation date. The accuracy of discounted reserves depends upon the accuracy of the undiscounted estimates, the estimated payout schedule, and the interest rate assumption used to discount the loss payout schedule. If the discounted estimate is used, the management of UCIP should carefully review each of these assumptions to assure that they are in agreement with them.

### COMPARISON TO PRIOR REPORT

The ultimate incurred losses estimated in this report are compared to the 6/30/09 actuarial report in the following table and Figure 2. As shown the estimates decreased \$155,798 or 0.5% from 12/31/08 to 12/31/09. In the 1/1-12/31/06 period, the increase in losses from 12/31/08 to 12/31/09 is due to an increase in a large general liability claim. The decrease in the 1/1-12/31/07 period is due to less than expected development in all three lines. The emergence of a large auto liability claim in 1/1-12/31/08 was offset by improvement in general liability in the same period.



### COMPARISON OF ESTIMATED ULTIMATE INCURRED LOSSES TO PRIOR ACTUARIAL REPORT ALL COVERAGES

(Limited to Specific and Aggregate Retentions) (Net of Recoveries)

Policy Period	Current Report (Table 31 Section B)	6/30/09 Report (Table 31 Section B)	Change	Percent Change
1/1-12/31/92	\$ 850,000 @	\$ 850,000 @	\$ 0	0.0%
1/1-12/31/93	1,100,000 @	1,100,000 @	0	0.0%
1/1-12/31/94	1,350,000 @	1,350,000 @	0	0.0%
1/1-12/31/95	903,375	903,375	0	0.0%
1/1-12/31/96	899,711	899,711	0	0.0%
1/1-12/31/97	1,166,937	1,178,735	( 11,798)	( 1.0%)
1/1-12/31/98	1,397,260	1,396,997	263	0.0%
1/1-12/31/99	1,530,000 @	1,530,000 @	0	0.0%
1/1-12/31/00	1,067,854	1,067,854	0	0.0%
1/1-12/31/01	1,715,000 @	1,715,000 @	0	0.0%
1/1-12/31/02	1,850,000 @	1,850,000 @	0	0.0%
1/1-12/31/03	2,692,914	2,776,190	( 83,276)	( 3.0%)
1/1-12/31/04	2,565,580	2,583,415	( 17,835)	( 0.7%)
1/1-12/31/05	2,755,505	2,792,292	( 36,787)	( 1.3%)
1/1-12/31/06	2,553,291	2,180,682	372,609	17.1%
1/1-12/31/07	2,977,965	3,215,843	( 237,878)	(7.4%)
1/1-12/31/08	2,631,266	2,772,362	( 141,096)	( 5.1%)
Total	\$30,006,658	\$30,162,456	(\$ 155,798)	( 0.5%)

② Limited to the aggregate retention.

Figure 1

UTAH COUNTIES INSURANCE POOL

### ALL COVERAGES

### ESTIMATED RETAINED LOSSES AS OF 12/31/09

■Paid ■Case ■IBNR -Aggregate

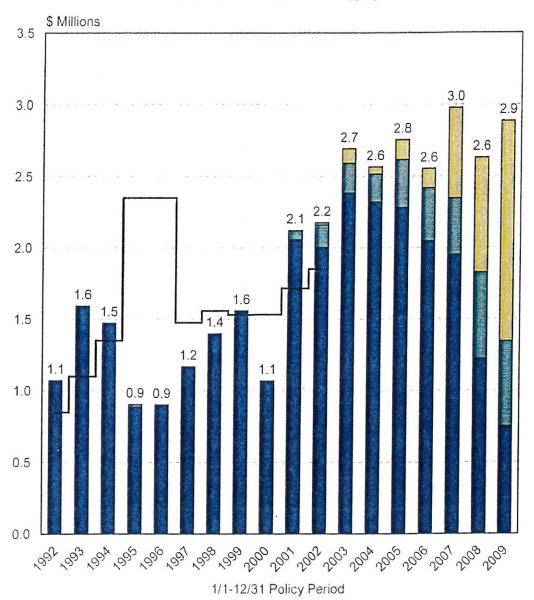




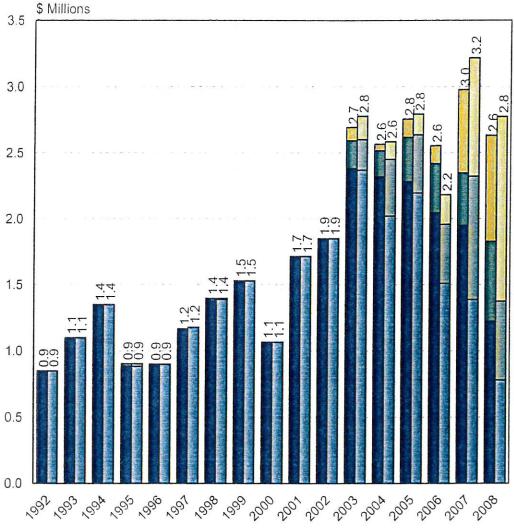
Figure 2

UTAH COUNTIES INSURANCE POOL

### ALL COVERAGES

COMPARISON OF ESTIMATED ULTIMATE INCURRED LOSSES TO PRIOR REPORT (Limited to Specific and Aggregate Retentions)

Current Paid Current Case Current IBNR
Prior Paid Prior Case Prior IBNR
Millions



1/1-12/31 Policy Period



Figure 3

UTAH COUNTIES INSURANCE POOL

### **GENERAL LIABILITY**

### HISTORICAL AND EXPECTED DEVELOPMENT OF INCURRED LOSSES (Unlimited Losses Including ALAE Gross of Recoveries)

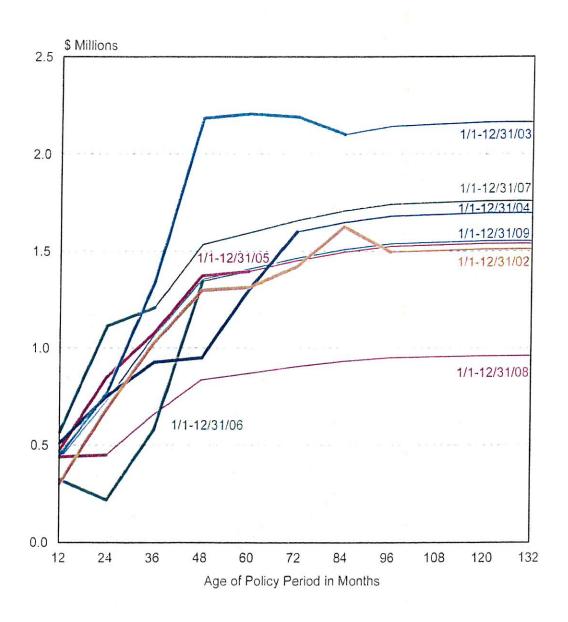




Figure 4

UTAH COUNTIES INSURANCE POOL

### **GENERAL LIABILITY**

### HISTORICAL AND EXPECTED DEVELOPMENT OF PAID LOSSES (Unlimited Losses Including ALAE Gross of Recoveries)

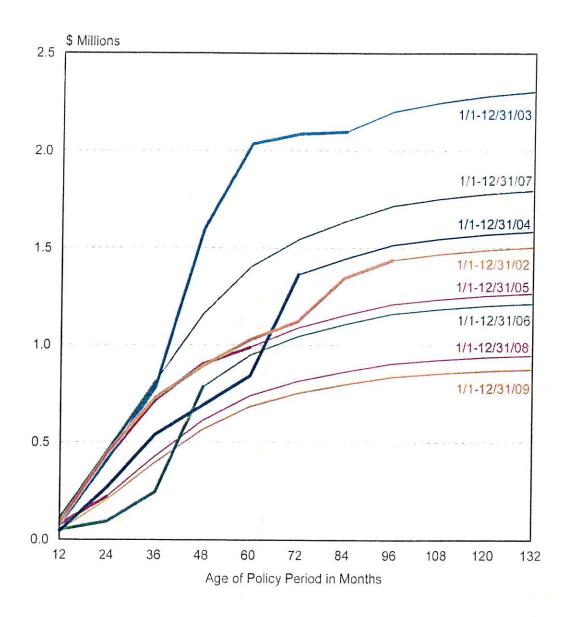




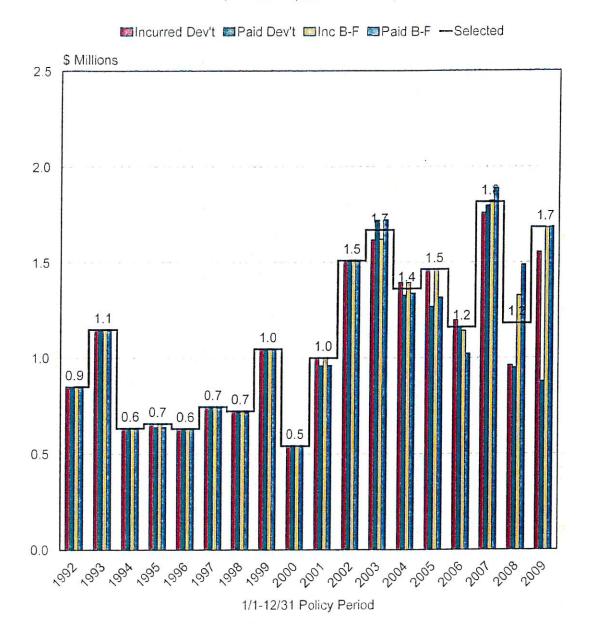
Figure 5

UTAH COUNTIES INSURANCE POOL

### **GENERAL LIABILITY**

### SELECTED ESTIMATED ULTIMATE INCURRED LOSSES

(Limited to Specific Retention)





### HISTORICAL PROFITABILITY ANALYSIS

When evaluating the estimates contained in this report, it is important to review the underwriting results of each period to evaluate the program's direction. Section A of Table 34 and Figure 6 present a comparison of the funds available to pay claims to the estimated ultimate incurred losses. In the 1/1-12/31/09 period, it is estimated that UCIP will show underwriting income of \$1,061,557.

In Section B, investment income is combined with the underwriting results to estimate net income by policy period. As shown, the estimated net income for the 1/1-12/31/09 period is \$1,209,318. The estimated surplus, or cumulative net income, for 1/1/01-12/31/09 is \$1,313,727. This estimate does not include investment income expected to be earned on the loss reserves from Section C of Table 33.

Paid, incurred, estimated ultimate incurred, and permissible loss ratios are shown in Section C to further illustrate UCIP's underwriting results. Also shown are combined ratios.



### Table 34

### UTAH COUNTIES INSURANCE POOL

### ALL COVERAGES

### HISTORICAL PROFITABILITY ANALYSIS

### A. ESTIMATED UNDERWRITING INCOME

Policy Period	Premium*	Operating Expenses*	Funds Available for Claims	Estimated Ultimate Incurred Losses	Estimated Underwriting Income
1/1-12/31/01	\$ 3.222,871	\$ 1,489,185	\$ 1,733,686	\$ 1,715,000	\$ 18,686
1/1-12/31/02	3,505,736	1,644,953	1,860,783	1,850,000	10,783
1/1-12/31/03	3,930,854	2,042,668	1,888,186	2,692,914	( 804,728)
1/1-12/31/04	4,194,644	2,048,851	2,145,793	2,565,580	( 419,787)
1/1-12/31/05	4,217,591	2,046,257 #	2,171,334	2,755,505	( 584, 171)
1/1-12/31/06	4,195,406	2,058,540 #	2,136,866	2,553,291	( 416,425)
1/1-12/31/07	4,676,898	2,426,559 #	2,250,339	2,977,965	( 727,626)
1/1-12/31/08	5,146,934	2,145,715	3,001,219	2,631,266	369,953
1/1-12/31/09	5.616,444	1.668,279	3,948,165	2,886,608	1,061,557
Total	\$38,707,378	\$17,571,007	\$21,136,371	\$22,628,129	(\$1,491,758)

### B. ESTIMATED FUND BALANCE

Policy Period	Unde	imated erwriting come	&	Other come*	1077	timated Income
1/1-12/31/01	s	18,686	5	434,407	s	453,093
1/1-12/31/02		10,783		237,750		248,533
1/1-12/31/03	(	804,728)		223,149	(	581,579)
1/1-12/31/04	(	419,787)		230,501	(	189,286)
1/1-12/31/05	(	584,171)		400,393	(	183,778)
1/1-12/31/06	(	416,425)		618,976		202,551
1/1-12/31/07	(	727,626)		554,819	(	172,807)
1/1-12/31/08		369,953	(	42,271)		327,682
1/1-12/31/09	1.	061.557		147,761	1	.209.318
Total	(51,	491,758)	52	.805,485	\$1	,313,727

### C. LOSS RATIOS

Palicy Period	Paid Loss Ratio as of 12/31/09	Incurred Loss Ratio as of 12/31/09	Estimated Ultimate Incurred Loss Ratio	Permissible Loss Ratio (Funds Available/ Premium)	Combined Ratio [(Losses+ Expenses)/ Premium]
1/1-12/31/01	0.532	0.532	0.532	0.538	0.994
1/1-12/31/02	0.528	0.528	0.528	0.531	0.997
1/1-12/31/03	0.606	0.660	0.685	0.480	1.205
1/1-12/31/04	0.553	0.600	0.612	0.512	1.100
1/1-12/31/05	0.541	0.621	0.653	0.515	1.139
1/1-12/31/06	0.488	0.577	0.609	0.509	1.099
1/1-12/31/07	0.417	0.502	0.637	0.481	1.156
1/1-12/31/08	0.237	0.355	0.511	0.583	0.928
1/1-12/31/09	0.133	0.239	0 514	0.703	0.811
Total			0 585	0.546	1 039

From the audited financial statements for prior to 1/1/09 and based on the 12/31/09 preliminary financial statements for 2009

<sup>#</sup> Split administrative expenses 19% worker compensation and 81% multi-line at UCIP's request



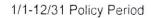
Figure 6

UTAH COUNTIES INSURANCE POOL

### **ALL COVERAGES**

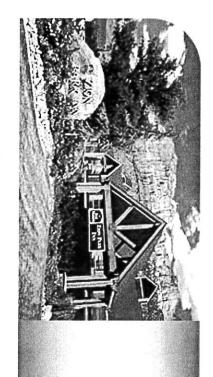
### HISTORICAL PROFITABILITY ANALYSIS

■Estimated Ultimate Losses ■Operating Expenses —Premium \$ Millions 7.0 6.0 5.4 5.0 4.8 4.8 4.7 4.6 4.6 4.6 4.0 3.5 3.0 2.0 1.0 0.0 2001 2002 2003 2004 2005 2006 2007 2008 2009 Premium 3.2 3.5 3.9 4.2 4.2 4.2 5.1 5.6





	1



# Utah Counties Insurance Pool's Board of Trustees' Annual Strategic Planning Session

June 4-5, 2009

Zion Park Inn 1215 Zion Park Boulevard, Springdale, UT

### THURSDAY, JUNE 4

TIME	SCHEDULE	ROOM	MEMBERS
8:00-9:30	Audit Committee Meeting	Sentinel/Watchman	Wayne Smith (Chair), Kent Sundberg, Steve Wall, Steve White
9:45-11:45	Bylaws Committee Meeting	Sentinel/Watchman	Kay Blackwell ( <i>Chair</i> ), Jim Eardley, Steve Wall, Steve White
9:45-11:45	Coverage Agreement Committee Meeting	Sentinel/Watchman	Ken Bischoff ( <i>Chair</i> ), Bruce Adams, Jerry Hess, Kent Sundberg
12:00-1:00	Lunch	Switchback Grill	
1:00-5:00	Strategic Planning Session		Board of Trustees and Staff
3:00-3:15	Break	sentinel/ watchman	
5:30-7:00	Dinner	Switchback Grill	Board of Trustees, Spouses (\$47) and Staff

### FRIDAY, JUNE 5

7:30-8:30  Breakfast  Switchback Grill  8:30-12:00  Board Meeting  Sentinel/ Watchman  Board of Trustees and Staff	TIME	SCHEDULE	ROOM	COUNT
Board Meeting Sentinel/ Watchman Board of	7:30-8:30	Breakfast	Switchback Grill	
Break	8:30-12:00	Board Meeting	Sentine!/ Watchman	
	10:00-10:15	Break	Control of the contro	



# Utah Counties Insurance Pool's Board of Trustees' Annual Strategic Planning Session June 2-4, 2010

Homestead Resort, 700 N. Homestead Drive, Midway

### WEDNESDAY, JUNE 2

TIME	SCHEDULE	ROOM
8:00-12:00	Golf Outing	Golf Course
12:30-1:30	Lunch	Fanny's 2
1:30-5:30		Timpanogos 1
6:00-7:00	Dinner	Fanny's 2

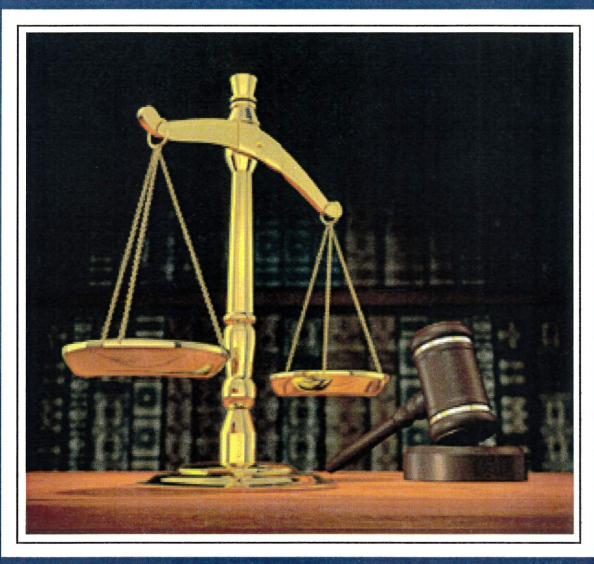
### **THURSDAY, JUNE 3**

יווסווסבעוי, זסוור			
TIME SCH	SCHEDULE	ROOM	BERS
7:30-8:00 Bre	Breakfast	Fanny's 2	
8:00-12:00		Timpanogos 1	
12:00-1:00 Lur	Lunch	Fanny's 2	
1:00-5:00			
5:00-6:00 Din	Dinner		

### FRIDAY, JUNE 4

TIME	SCHEDULE	ROOM	MEMBERS
7:30-8:00	Breakfast	Fanny's 2	
8:00-11:30	Board Meeting	Timpanogos	

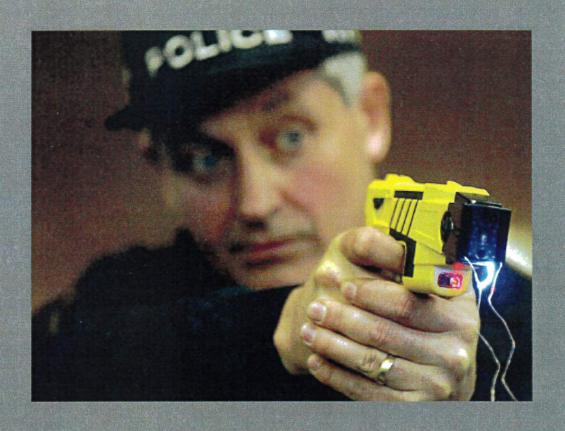
### PREDICTING AND PREVENTING LIABILITY





Jack Ryan, Attorney
PATC/LLRMI
1-800-365-0119
www.patc.com

## TASER THE TARGET ZONE

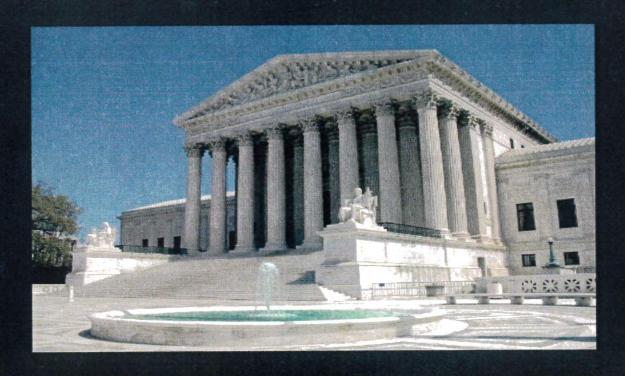




Jack Ryan, Attorney
PATC/LLRMI
1-800-365-0119
www.patc.com

\*

### CURRENT LITIGATION TRENDS





Jack Ryan, Attorney
PATC/LLRMI
1-800-365-0119
www.patc.com

.

.

### MEETING SCHEDULE THE UTAH COUNTIES INSURANCE POOL BOARD OF TRUSTEES

### **REGULAR MEETING DATES FOR 2010**

April 13, 6:00-8:00 p.m. Weber Center, Ogden

May 13, 12:00-3:00 p.m. Hilton Garden Inn, St. George

June 4, 8:00-11:00 a.m. Homestead Resort, Midway

July 15, 12:00-3:00 p.m. UCIP Offices, South Jordan

August 19, 12:00-3:00 p.m. Festival Hall, Cedar City

September 16, 12:00-3:00 p.m. UCIP Offices, South Jordan

October 15, 12:00-3:00 p.m. UCIP Offices, South Jordan

November 11, 6:00-8:00 p.m. Hilton Garden Inn, St. George

December 16, 12:00-3:00 p.m. UCIP Offices, South Jordan

### OTHER MEETING DATES FOR 2010

March 22-24

AGRIP Spring Conference, Ervine

March 25, 8:30-3:30

Facilities Management Conference UCIP Offices, South Jordan

April 7, 12:00-2:00

Litigation Management Committee UCIP Offices, South Jordan

April 13, 12:00-4:00

Insurance Coordinator's Workshop Weber Center, Ogden

April 14-16

UAC Management Conference Eccles Conference Center, Ogden

April 28-29

National Incident Management System Training UCIP Offices, South Jordan

April 29, 8:30-4:30

Planning & Zoning Conference Health & Justice Building, Provo

May 6, 11:00-12:00

Audit Committee Meeting UCIP Offices, South Jordan

May 12-13

Personnel Workshop Hilton Garden Inn, St. George

May 20, 11:30-1:30

Utah Chapter of PRIMA Luncheon Meeting UCIP Offices, South Jordan

June 1, 12:00

Litigation Management Committee UCIP Offices, South Jordan

June 2-3

Board of Trustees Strategic Planning Sessions Homestead Resort, Midway

June 7-10

Annual PRIMA Conference, Orlando

August 17-19

Risk Management Conference Festival Hall, Cedar City

August 19, 12:00-1:00

Litigation Management Committee Festival Hall, Cedar City

October 13, 12:00

Litigation Management Committee Festival Hall, Cedar City

October 18-20

AGRIP Governance Conference, Nashville

November 10-12

UAC Annual Convention Dixie Center St. George

December 2, 11:30-400

UCIP Annual Membership Meeting Thanksgiving Point, Lehi

December 8, 12:00

Litigation Management Committee UCIP Offices, South Jordan

	ă		
		ž	